

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
MILAGROS PALLADINO § Case No. 15-01438
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/16/2015 . The undersigned trustee was appointed on 09/25/2015 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 55,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	19,262.11
Bank service fees	141.40
Other payments to creditors	7,830.52
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 27,765.97

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/31/2017 and the deadline for filing governmental claims was 03/31/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 6,000.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 6,000.00 , for a total compensation of \$ 6,000.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/13/2017 By: /s/Frances Gecker
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 15-01438 JPC Judge: Jacqueline P. Cox Trustee Name: Frances Gecker
Case Name: MILAGROS PALLADINO Date Filed (f) or Converted (c): 01/16/2015 (f)
341(a) Meeting Date: 02/20/2015
For Period Ending: 04/13/2017 Claims Bar Date: 03/31/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. PERSONAL INJURY LAWSUIT (u)	0.00	30,000.00		55,000.00	FA
2. CHECKING ACCOUNT - PNC	1,170.00	1,070.00		0.00	FA
3. BOOKS/COLLECTIBLES	50.00	0.00		0.00	FA
4. HOUSEHOLD GOODS Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	1,500.00	0.00		0.00	FA
5. WEARING APPAREL	200.00	0.00		0.00	FA
6. FURS AND JEWELRY	250.00	0.00		0.00	FA
7. OTHER CONTINGENT CLAIMS Anticipated 2014 Federal and State income tax refund.	800.00	0.00		0.00	FA
8. VEHICLES - 2014 VOLKSWAGON JETTA	25,000.00	0.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$28,970.00	\$31,070.00	\$55,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

THE TRUSTEE HAS PREPARED A FINAL REPORT AND SUBMITTED IT TO THE U.S. TRUSTEE FOR REVIEW.

Initial Projected Date of Final Report (TFR): 10/30/2016

Current Projected Date of Final Report (TFR): 07/31/2017

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01438
Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2150
Checking

Exhibit B

Taxpayer ID No: XX-XXX4391
For Period Ending: 04/13/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/27/16	1	PEKIN INSURANCE PEKIN, ILLINOIS 61558	SETTLEMENT IN P.I. SUIT	1242-000	\$5,000.00		\$5,000.00
12/27/16	1	SELECTIVE INSURANCE CO. OF SOUTH CAROLINA HEARTLAND REGION	SETTLEMENT IN P.I. SUIT	1242-000	\$50,000.00		\$55,000.00
01/03/17	5001	Law Office of Daniel E. Goodman, LLC Attn: Mark A. Heftman 9701 W. Higgins Road, Suite 601 Rosemont, Illinois 60018	Order dated 12/20/16			\$19,250.11	\$35,749.89
		Law Office of Daniel E. Goodman, LLC	(\$18,333.33)	3210-000			
		Law Office of Daniel E. Goodman, LLC	(\$916.78)	3220-000			
01/03/17	5002	Advanced Ambulatory Surgical Center, LLC 2333 N. Harlem Ave. Chicago, IL 60707	Order dated 12/20/16	4220-000		\$2,322.60	\$33,427.29
01/03/17	5003	SC Painless Anesthesia Providers 2333 N. Harlem Ave., Suite 500 Chicago, IL 60707	Order dated 12/20/16	4220-000		\$576.32	\$32,850.97
01/03/17	5004	Blue Cross/Blue Shield of Illinois Attn: Rashelle Kenny 3405 Liberty Drive Springfield, IL 62704	Order dated 12/20/16	4220-000		\$4,931.60	\$27,919.37
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.55	\$27,908.82
02/02/17	5005	INTERNATIONAL SURETIES LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	Blanket Bond 2017	2300-000		\$12.00	\$27,896.82
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$52.11	\$27,844.71
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$37.40	\$27,807.31

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01438
Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2150
Checking

Exhibit B

Taxpayer ID No: XX-XXX4391
For Period Ending: 04/13/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$41.34	\$27,765.97

COLUMN TOTALS	\$55,000.00	\$27,234.03
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$55,000.00	\$27,234.03
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$55,000.00	\$27,234.03

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX2150 - Checking	\$55,000.00	\$27,234.03	\$27,765.97
	-----	-----	-----
	\$55,000.00	\$27,234.03	\$27,765.97
	-----		-----
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$55,000.00		
Total Gross Receipts:	\$55,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-01438

Date: April 13, 2017

Debtor Name: MILAGROS PALLADINO

Claims Bar Date: 3/31/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2700	CLERK OF THE U. S. BANKRUPTCY COURT CLERK OF THE U.S. BANKRUPTCY COURT 219 S. DEARBORN STREET, 7TH FL. CHICAGO, ILLINOIS 60604	Administrative	Filing Fee for Reopening Case.	\$0.00	\$260.00	\$260.00
100 3110	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Administrative	First and Final Fee Application.	\$0.00	\$7,114.00	\$7,114.00
100 3120	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Administrative	First and Final Fee Application - Expenses	\$0.00	\$1.88	\$1.88
100 2100	Frances Gecker 325 N. LaSalle Street Chicago, IL 60654	Administrative		\$0.00	\$6,000.00	\$6,000.00
100 3210	Law Office of Daniel E. Goodman, LLC Attn: Mark A. Heftman 9701 W. Higgins Road, Suite 601 Rosemont, Illinois 60018	Administrative	Order dated 12-20-16	\$0.00	\$18,333.33	\$18,333.33
100 3220	Law Office of Daniel E. Goodman, LLC Attn: Mark A. Heftman 9701 W. Higgins Road, Suite 601 Rosemont, Illinois 60018	Administrative	Expenses - Order dated 12-20-16	\$0.00	\$916.78	\$916.78
400 4220	Advanced Ambulatory Surgical Center, LLC 2333 N. Harlem Ave. Chicago, IL 60707	Secured	Medical Lien - Order dated 12-20-16	\$0.00	\$2,322.60	\$2,322.60
400 4220	Blue Cross/Blue Shield of Illinois Attn: Rashelle Kenny 3405 Liberty Drive Springfield, IL 62704	Secured	Medical Lien - Order dated 12-20-16	\$0.00	\$4,931.60	\$4,931.60
400 4220	SC Painless Anesthesia Providers 2333 N. Harlem Ave., Suite 500 Chicago, IL 60707	Secured	Medical Lien - Order dated 12-20-16	\$0.00	\$576.32	\$576.32

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-01438

Date: April 13, 2017

Debtor Name: MILAGROS PALLADINO

Claims Bar Date: 3/31/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1 300 7100	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured		\$0.00	\$5,984.87	\$5,984.87
2 300 7100	AMERICAN HONDA FINANCE CORPORATION NATIONAL BANKRUPTCY CENTER P.O. BOX 168088 IRVING, TX 75016-8088	Unsecured		\$0.00	\$1,710.43	\$1,710.43
3 300 7100	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$0.00	\$9,113.46	\$9,113.46
4 300 7100	PORTFOLIO RECOVERY ASSOCIATES, LLC SUCCESSOR TO U.S.BANK NATIONAL ASSOCIATION (US BANK) POB 41067 NORFOLK, VA 23541	Unsecured		\$0.00	\$8,965.67	\$8,965.67
5 300 7100	PORTFOLIO RECOVERY ASSOCIATES, LLC SUCCESSOR TO U.S.BANK NATIONAL ASSOCIATION (US BANK) POB 41067 NORFOLK, VA 23541	Unsecured		\$0.00	\$7,955.25	\$7,955.25
Case Totals				\$0.00	\$74,186.19	\$74,186.19

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-01438

Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker

Balance on hand \$ 27,765.97

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Advanced Ambulatory Surgical Center, LLC	\$ 2,322.60	\$ 2,322.60	\$ 2,322.60	\$ 0.00
	SC Painless Anesthesia Providers	\$ 576.32	\$ 576.32	\$ 576.32	\$ 0.00
	Blue Cross/Blue Shield of Illinois	\$ 4,931.60	\$ 4,931.60	\$ 4,931.60	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 27,765.97

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 6,000.00	\$ 0.00	\$ 6,000.00
Attorney for Trustee Fees: FRANKGECKER LLP	\$ 7,114.00	\$ 0.00	\$ 7,114.00
Attorney for Trustee Expenses: FRANKGECKER LLP	\$ 1.88	\$ 0.00	\$ 1.88
Charges: CLERK OF THE U. S. BANKRUPTCY COURT	\$ 260.00	\$ 0.00	\$ 260.00
Other: Law Office of Daniel E. Goodman, LLC	\$ 18,333.33	\$ 18,333.33	\$ 0.00

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Other: Law Office of Daniel E. Goodman, LLC	\$ 916.78	\$ 916.78	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 13,375.88

Remaining Balance \$ 14,390.09

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,729.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 42.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 5,984.87	\$ 0.00	\$ 2,553.32
2	AMERICAN HONDA FINANCE CORPORATION	\$ 1,710.43	\$ 0.00	\$ 729.72
3	CAPITAL ONE BANK (USA), N.A.	\$ 9,113.46	\$ 0.00	\$ 3,888.07

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 8,965.67	\$ 0.00	\$ 3,825.02
5	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 7,955.25	\$ 0.00	\$ 3,393.96

Total to be paid to timely general unsecured creditors \$ 14,390.09

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE